



Date: September 12, 2011

To: Michigan State Legislators

Regarding: Senate Bill 306

To all concerned:

Quest supports Senate Bill 306 because the proposed language is consistent with our current business practices.

Quest Software, Inc, of St. Johns, MI provides auto glass TPA services to P&C Insurance companies in Michigan and throughout the nation. The glass programs we operate are open to all glass retailers that are willing to participate at pricing and guidelines established by our insurance clients.

Quest is a true third-party administrator. Quest does not manufacture, distribute or install glass. Insurance clients select us as their glass TPA to eliminate any concerns that business will be steered to company owned stores. The glass networks we manage on behalf of our clients have signed agreements with the insurance client.

Nearly 65% of the calls Quest receives for glass replacement authorization, come from policyholders who have already selected the glass vendor they wish to use. When an insured does not have a preferred vendor, Quest's CSRs are required to provide the caller names of several nearby glass vendors that have agreements with the insurance company and insist that the caller makes the vendor selection.

I hope this helps explain our glass TPA services and comfort with Bill 306. Please feel free to call me with questions regarding Quest or the processes of providing TPA services to the auto insurance industry.

Respectfully,

A handwritten signature in black ink, appearing to read "Terry Miller". The signature is fluid and cursive, with a large, sweeping "M" and "L".

Terry Miller
Owner, Quest Software and Quest Claims Services
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